

REMARKS/ARGUMENTS

This Amendment is in response to the Office Action mailed October 1, 2008, in which the Examiner (1) rejected claims 1-7, 18, 20, 22-24 and 26-28 under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,842,221 ("**Schmonsees**") in view of U.S. Patent No. 6, 377,944 ("**Busey**"), (2) rejected claims 8-11 and 19 under 35 U.S.C. 103(a) as being unpatentable over **Schmonsees** in view of **Busey**, and further in view of U.S. Publication No. 2003/0018629 ("**Namba**") and (3) rejected claim 21 under 35 U.S.C. 103(a) as being unpatentable over **Schmonsees** in view of **Busey**, and further in view of U.S. Publication No. 2003/0200118 ("**Lee**").

By the present Amendment, claims 1, 18 and 24 have been amended. New claims 29 and 30 have been added.

Applicant appreciates the courtesy extended to the undersigned during the telephone interview on January 12, 2009, and the follow-up telephone interview on January 29, 2009. During those interviews, the Examiner and Applicant's attorney primarily discussed claim 1.

A proposed claim 1 was drafted and submitted to the Examiner. The proposed claim 1 clarified the claimed invention by emphasizing that a *question* (rather than an *answer*) is selected based on personal data associated with account data of the user. The Examiner indicated that, after reviewing the proposed claim 1, such claim appeared to be distinguishable from cited references, including **Busey**, in which *answers* are customized based on account data. Such proposed claim is now presented herein for entry as amended claim 1.

Applicants also discussed a new proposed claim 29, which recites the subject matter of previous dependent claim 6 in independent claim form. Applicant understands that such claim is also distinguishable from the cited references.

During the interviews, Applicant's attorney discussed one exemplary embodiment of the invention, wherein a question might be selected based on personal activity associated with an account (such as questions selected based on a user having previously made money transfers to a specific foreign country). New dependent claim 30 claims such an embodiment.

Independent claim 18 has been amended to recite subject matter with a clarification similar to that made to claim 1. Independent claim 24 has likewise been similarly amended.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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